



ETW

PATENT  
Customer No. 22,852  
Attorney Docket No. 5997.0035

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of: )  
Michael G. BRADLEY et al. ) Group Art Unit: 3624  
Application No.: 10/700,045 ) Examiner: Unassigned  
Filed: November 4, 2003 )  
For: SYSTEMS AND METHODS FOR ) Confirmation No.: 3125  
DETERMINING THE LIKELIHOOD )  
THAT A LOAN CLOSES )

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

**INFORMATION DISCLOSURE STATEMENT UNDER 37 C.F.R. § 1.97(b)**

Pursuant to 37 C.F.R. §§ 1.56 and 1.97(b), Applicants bring to the attention of the Examiner the documents listed on the attached PTO 1449. This Information Disclosure Statement is being filed before the mailing date of a first Office Action on the merits for the above-referenced application.

Copies of the listed documents are attached.

Applicants respectfully request that the Examiner consider the listed documents and indicate that they were considered by making appropriate notations on the attached form.

This submission does not represent that a search has been made or that no better art exists and does not constitute an admission that each or all of the listed documents are material or constitute "prior art." If the Examiner applies any of the

documents as prior art against any claim in the application and Applicants determine that the cited documents do not constitute "prior art" under United States law, Applicants reserve the right to present to the Office the relevant facts and law regarding the appropriate status of such documents.

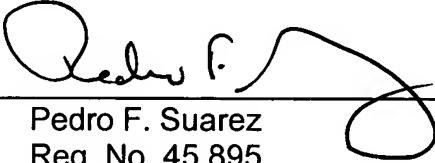
Applicants further reserve the right to take appropriate action to establish the patentability of the disclosed invention over the listed documents, should one or more of the documents be applied against the claims of the present application.

If there is any fee due in connection with the filing of this Statement, please charge the fee to our Deposit Account No. 06-0916.

Respectfully submitted,

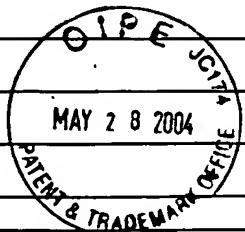
FINNEGAN, HENDERSON, FARABOW,  
GARRETT & DUNNER, L.L.P.

Dated: May 28, 2004

By:   
Pedro F. Suarez  
Reg. No. 45,895

## INFORMATION DISCLOSURE CITATION

Atty. Docket No.	5997.0035	Appln. No.	10/700,045
Applicant	Michael G. BRADLEY et al.		
Filing Date	November 4, 2003	Group:	3624



## U.S. PATENT DOCUMENTS

Examiner Initial*	Document Number	Issue Date	Name	Class	Sub Class	Filing Date If Appropriate
	6,609,109	08/19/03	Bradley et al.	705	35	
	6,401,070	06/04/02	McManus et al.	705	1	
	5,680,305	10/21/97	Apgar, IV	364	401	
	5,414,621	05/09/95	Hough	364	401	
	6,178,406	01/23/01	Cheetham et al.	705	10	
	6,141,648	10/31/00	Bonissone et al.	705	10	
	6,115,694	09/05/00	Cheetham et al.	705	10	
	6,038,554	03/14/00	Vig	705	400	
	5,361,201	11/01/94	Jost et al.	364	401	
	5,774,883	06/30/98	Andersen et al.	205	38	
	5,742,775	04/21/98	King	395	238	
	5,699,527	12/16/97	Davidson	395	238	
	4,876,648	10/24/89	Lloyd	364	408	
	4,739,478	04/19/88	Roberts et al.	364	408	
	5,857,174	01/05/99	Dugan	705	1	

## OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

	U.S. Application No. 09/134,161, filed 8/14/98, entitled "System and Method for Providing Property Value Estimates" to Michael G. Bradley et al.
	U.S. Application No. 09/728,061, filed 12/4/00, entitled "Method for Forecasting House Prices Using a Dynamic Error Correction Model" to Douglas A. McManus et al.

Examiner	Date Considered
----------	-----------------

\*Examiner: Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.